HARBOR HOUSE INSURANCE • FICTIONAL POLICY MAP

How a Homeowners Policy Is Organized

Declarations

Names the insured location, policy period, limits, deductibles, and endorsements.

Coverage grant

Describes the starting promise of coverage. Never stop reading here.

Exclusions and limitations

Narrow or remove coverage for specified causes, property, losses, or circumstances.

Conditions

Describe duties after loss, documentation, timing, cooperation, and other requirements.

Endorsements

Change the base form. An endorsement may add, remove, or revise language.

Three safe answer categories

Clearly addressed
Point to the complete language.

Clearly excluded
Point to the exclusion and any exception.

Depends on facts
Do not promise an outcome.

Need help
Ask a licensed representative.

Educational map only. The complete policy, endorsements, facts, and applicable law control.